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27123

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/616,852 Confirmation : 1841
 Applicant(s) : Malcolm Reginald Hallis BELL et al.
 Filed : July 9, 2003
 Title : FRAUD PREVENTION
 Art Unit : 3653
 Examiner : Jeffery A. Shapiro
 Docket No. : 1193-4049
 Customer No. : 27123

AMENDMENT FEE TRANSMITTAL

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment for the above-identified application.

- No additional fee is required.
- The additional fee has been calculated as shown below:

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest No. Covered by Previous Payments	Extra	Rate	Additional Fee
Total Claims*	32	32	0	\$50.00/ \$25.00	\$ 0
Independent Claims	5	5	0	\$200.00/ \$100.00	\$ 0
Multiple Dependent Claims	(If claims added by amendment include Multiple Dependent Claim(s) and there was no Multiple Dependent Claim(s) in application before amendment add \$360.00 to additional fee (\$180.00 for small entity).)				
					TOTAL \$ 0

*Includes all independent and single dependent claims and all claims referred to in multiple dependent claims. See 37 C.F.R. §1.75(c).

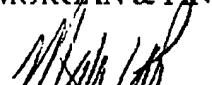
Docket No. 1193-4049
Serial No. 10/616,852

- Small entity status is or has been claimed.
Reduced Fees Under 37 C.F.R. §1.9(f) paid herewith \$_____
- _____ Pages Sequence Listing
- _____ Computer disk(s) containing substitute Sequence Listing
- Statement under 37 C.F.R. §1.825(b) that the computer and paper copies of the substitute Sequence Listing are the same.
- A check in the amount of \$_____ to cover the filing fee is attached.
- Charge fee to Deposit Account No. **13-4500**, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- The Commissioner is hereby authorized to charge any additional fees which may be required for filing this amendment, including all fees pursuant to 37 CFR §1.17 for its timely consideration, or credit any overpayment to Deposit Account No. **13-4500**, Order No. 1193-4049. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: December 5, 2005

By:


Matthew K. Blackburn
Registration No. 47,428

Correspondence Address:

MORGAN & FINNEGAN, L.L.P.
3 World Financial Center
New York, NY 10281-2101
(212) 415-8700 Telephone
(212) 415-8701 Facsimile

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AMENDMENT UNDER 37 C.F.R. 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is being filed in response to non-final Office Action dated September 14, 2005. Reconsideration of this application is respectfully requested in light of this paper, which is set forth as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks** begin on page 7 of this paper.